Application number: 09/923,311   **Art Unit:** 1762
Applicant: Khai Hee Kwan   **Examiner:** Alain L Bashore.
Title: A computer network method for conducting payment over a
network by debiting and crediting utilities accounts

Claims

To avoid possible confusion and wishing to have a 'fresh' start for this RCE, we
respectfully ask the examiner to delete our previous claims 1-6, 16, and 24-30. Claims
18-21 have been previously deleted as part of a restriction/election requirement by the
examiner. We have rewritten the previous claims (with amendments) under new
numbering as below. Applicant respectfully ask the examiner to adopt by entering the
claims below for this RCE.

1-30. Canceled

31. (NEW) A computer method for conducting fund transfer over at least one network by
crediting and debiting utility accounts comprising steps:

receiving a request for a payment amount from an identifiable payer for an identifiable
payee;

confirming said request and verifying payer's account identifier, authorization data and
payee's account identifier;

if said request is approved, crediting payee's utility account and debiting payer's utility
account respectively with the said payment amount;

whereby said utility account is water, electricity, gas or data services account maintained
by utility service provider and linked to at least one account identifier; and

whereby said payment is without using a credit card.

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32. (NEW) A method according to claim 31 wherein the payment amount is in the form of monetary units or utility units and exchangeable.

33. (NEW) A method according to claim 31 wherein said utility account includes netting the amount received against actual utility charges.

34. (NEW) A method according to claim 31 whereby receiving a request is over a first network and confirming said request is over a second network different to the first network.

35. (NEW) A method according to claim 31 whereby the payer's and payee's utility accounts includes sub-accounts linked to said utility accounts respectively by account identifier.

36. (NEW) A method according to claim 31 further includes the step of extending at least one utility provider's main processor for establishing sub-accounts for payer and payee.

37. (NEW) A computer system for conducting payment over a network by crediting and debiting utility accounts comprising:

at least an utility service computer wherein memory is adapted to run a computer program implementing the steps comprising;

receiving a request for a payment amount from an identifiable payer for an identifiable payee;

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confirming said request and verifying payer's account identifier, authorization data and
payee's account identifier;

if said request is approved, crediting payee's utility account and debiting payer's utility
account respectively with the said payment amount;

whereby said utility account is water, electricity, gas or data services account maintained
by utility service provider and linked to at least one account identifier; and

whereby said payment is without using a credit card.

38. (NEW) A computer system according to claim 37 wherein the payment amount is in
the form of monetary units or utility units and exchangeable.

39. (NEW) A computer system according to claim 37 wherein said utility account
includes netting the amount received against actual utility charges.

40. (NEW) A computer system according to claim 37 whereby receiving a request is over
a first network and confirming said request is over a second network different to the first
network.

41. (NEW) A computer system according to claim 37 whereby the payer's and payee's
utility accounts includes sub-accounts linked to said utility accounts respectively by
account identifier.

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42. (NEW) A computer system according to claim 37 wherein the steps operating in memory includes the step of extending at least one utility provider's main processor for establishing sub-accounts for payer and payee.

43. (NEW) Computer executable software code stored on a computer readable storage medium implementing the method of Claim 31.

44. (NEW) Computer executable software code stored on a computer readable storage medium implementing the method of Claim 32.

45.(NEW) Computer executable software code stored on a computer readable storage medium implementing the method of Claim 33.

46. (NEW) Computer executable software code stored on a computer readable storage medium implementing the method of Claim 34.

47. (NEW) Computer executable software code stored on a computer readable storage medium implementing the method of Claim 35.

48. (NEW) Computer executable software code stored on a computer readable storage medium implementing the method of Claim 36.

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